

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Gillman, Bruton & Capone, LLC
770 Amboy Avenue
Edison, New Jersey 08837
(732) 661-1664
Attorney for Debtor(s)
By: Justin Gillman, Esq.

In Re:

Kelvin Nelson

Case No.: 21-16918

Chapter: 13

Adv. No.: N/A

Hearing Date: 4/6/2023

Judge: VFP

CERTIFICATION OF SERVICE

1. I, Shannon Haganey :

☐ represent _____ in this matter.

☒ am the secretary/paralegal for Justin Gillman, Esq., who represents
_____ Debtor _____ in this matter.

☐ am the _____ in this case and am representing myself.

2. On March 14, 2023, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.

Debtor's Modified Chapter 13 Plan and Motions and Notice of Chapter 13 Plan Transmittal, a
copy of which is attached hereto.

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: 3/14/2023

/s/ Shannon Haganey
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg 30 Two Bridges Road, Ste 330 Fairfield, NJ 07004-1550	Chapter 13 trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>Electronic Notice</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
First Resolution Investment Corp Attn: Managing Agent/Person Authorized to Accept Service 5190 Neil Road, Suite 430 Reno, NV 89502	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other <u>Electronic Notice</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Bank of America Attn: Managing Agent/Person Authorized to Accept Service 4909 Savarese Circle Tampa, FL 33634	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other <u>Electronic Notice</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Portfolio Recovery Attn: Managing Agent/Person Authorized to Accept Service 120 Corporate Blvd Norfolk, VA 23502	Authorized Agent for Barclays Bank Delaware	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other <u>Electronic Notice</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Resurgent Capital Services Attn: Managing Agent/Person Authorized to Accept Service PO Box 10587 Greenville, SC 29603	Authorized Agent for LVNV Funding LLC	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Portfolio Recovery Attn: Managing Agent/Person Authorized to Accept Service 120 Corporate Blvd Norfolk, VA 23502	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Midland Funding Attn: Managing Agent/Person Authorized to Accept Service 350 Camino De La Reine Ste 100 San Diego, CA 92108	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Midland Funding Attn: Managing Agent/Person Authorized to Accept Service 350 Camino De La Reine Ste 100 San Diego, CA 92108	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Midland Funding Attn: Managing Agent/Person Authorized to Accept Service 350 Camino De La Reine Ste 100 San Diego, CA 92108	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

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Attorney for Debtors
By: Justin M. Gillman, Esq.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:

Kelvin Nelson

Debtor(s).

Case No. 21-16918-VFP

Chapter 13

Judge: Hon Vincent F. Papalia, U.S.B.J.

Hearing Date: 04/6/2023

NOTICE OF CHAPTER 13 PLAN TRANSMITTAL

The enclosed _____ plan, ✓ modified plan is proposed by the debtor and was filed on February 24, 2023. It has been served on you because the plan contains motions that may adversely affect your interest.

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. This plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

√ Real Property:

The debtor(s) has valued real property located at 63 Martha Court, Newark, NJ 07103 at \$215,000.00. The debtor(s) believes the first lien on the property to be in the approximate amount of \$165,422.00 and junior liens in the amounts of \$12,255 and \$22,038.00. As such, after claiming the debtor's allowed exemption pursuant to 11 U.S.C. § 522(d)(1), the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on an appraisal, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

_____ Personal Property:

The debtor(s) has valued personal property described as _____
_____ at \$ _____.

The debtor(s) believes the lien on the property to be in the approximate amount of \$ _____ [insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) broker price opinion; (b) appraisal; or (c) other: _____, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing is scheduled for APRIL 6, 2023.

Objections to any relief sought in the plan, including relief sought by motion, must be filed with the Clerk of the Bankruptcy Court no later than 7 days prior to the confirmation hearing.

YOU SHOULD CONSULT WITH YOUR ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.